Case 09-21014 Doc 1 Filed 06/09/09 Entered 06/09/09 18:31:02 Desc Main Document Page 1 of 10

B1 (Official	Form 1)(1/	08)				oarriorr		.go <u> </u>				
			United No			ruptcy of Illino					Vo	oluntary Petition
	Name of Debtor (if individual, enter Last, First, Middle): Hardemon, Gloria								ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):									used by the J maiden, and			8 years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3531								our digits o	f Soc. Sec. or state all)	r Individual-	Гахрауег J	I.D. (ITIN) No./Complete EIN
Street Addre	ess of Debto	,	Street, City,	and State)):	ZID C. J.		Address of	f Joint Debtor	(No. and St	reet, City,	
					Г	ZIP Code 60605	;					ZIP Code
County of R	Residence or	of the Prin	cipal Place o	of Busines			Coun	County of Residence or of the Principal Place of Business: Mailing Address of Joint Debtor (if different from street address):				
Mailing Add	dress of Deb	otor (if diffe	rent from st	reet addres	ss):		Maili	ng Address	of Joint Debt	tor (if differe	nt from str	reet address):
					_	ZIP Code	;					ZIP Code
T .: C	D: 1 1 4	, CD	. D.L.									
Location of (if different	from street			Г								
		Debtor				of Business	š		•	•		Under Which
		rganization) one box)		П Нея	Checl) Ith Care Bu	c one box)		the Petition is Filed (Check one box) ☐ Chapter 7				
T., 4114			>	☐ Sing	gle Asset R	eal Estate as	s defined	☐ Chapt		□ C	hapter 15	Petition for Recognition
	ıal (includes <i>ibit D on pa</i>			in 1	1 U.S.C. §	101 (51B)		■ Chapter 11 of a Foreign Main Proceeding				
	tion (include			☐ Stoo	ckbroker			☐ Chapter 12 ☐ Chapter 15 Petition for Recognition ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding				
☐ Partners	hip				nmodity Br aring Bank	oker		П Спарі	EI 13	01	u i oreign	Troiman Trocceang
	f debtor is not s box and stat			Oth							e of Debts	5
check this	s oox und stat	e type of ene	ay below.)			mpt Entity		(Check one box) ■ Debts are primarily consumer debts, □ Debts are primarily				
				und	otor is a tax- er Title 26	exempt orgof the Unite	ganization d States	ization defined in 11 U.S.C. § 101(8) as business debts. "incurred by an individual primarily for				
		_	ee (Check o	ne box)				one box:		Chapter 11		
	ng Fee attac											in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D).
attach si	ee to be paid igned applicate to pay fee	ation for the	e court's con	sideration	certifying t	hat the deb		Debtor's				debts (excluding debts owed
☐ Filing F	ee waiver re	quested (ap	plicable to o	hapter 7 i	ndividuals (only). Must	Checl	to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes:				
attach signed application for the court's consideration. See Official Form 3B.							Acceptan	being filed w ces of the pla creditors, in	n were solici	ted prepet	tition from one or more .S.C. § 1126(b).	
I	Administrat									THIS	SPACE IS	FOR COURT USE ONLY
Debtor e	estimates that estimates that Il be no fund	ıt, after any	exempt pro	perty is ex	cluded and	administrat		es paid,				
_	Number of C	_	_	_	_	_	_	_	_	1		
1- 49	50- 99	100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A					_	П				1		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated L \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(1/08)	Page 2 01 10	Page 2	
Voluntary	y Petition	Name of Debtor(s): Hardemon, Gloria		
(This page mu	st be completed and filed in every case)	Hardemon, Gioria		
(I	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach a	dditional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more tha	n one, attach additional sheet)	
Name of Debte - None -	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		xhibit B	
forms 10K as pursuant to S and is reques	oleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).		
□ Exmidit	A is attached and made a part of this petition.	X /s/ Debra J. Vorhies Levi Signature of Attorney for Debtor(Debra J. Vorhies Levine	ne June 9, 2009 s) (Date)	
	Exh	<u>l</u> iibit C		
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiab	le harm to public health or safety?	
	Exh	nibit D		
_	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made nt petition:	•	a separate Exhibit D.)	
☐ Exhibit	D also completed and signed by the joint debtor is attached a	and made a part of this petition.		
	Information Regardin	ng the Debtor - Venue		
_	(Check any ap	-		
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, go	eneral partner, or partnership pending	g in this District.	
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defenda	ant in an action or	
	Certification by a Debtor Who Reside		rty	
	(Check all app Landlord has a judgment against the debtor for possession		, complete the following.)	
	(Name of landlord that obtained judgment)			
	(Name of fandiord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, th			
	the entire monetary default that gave rise to the judgment to Debtor has included in this petition the deposit with the coafter the filing of the petition.		•	
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C. § 362(1))		

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Gloria Hardemon

Signature of Debtor Gloria Hardemon

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 9, 2009

Date

Signature of Attorney*

X /s/ Debra J. Vorhies Levine

Signature of Attorney for Debtor(s)

Debra J. Vorhies Levine

Printed Name of Attorney for Debtor(s)

DVL Law Offices

Firm Name

53 W. Jackson Blvd. Suite 404 Chicago, IL 60604

Address

Email: debravlevine@yahoo.com

312-880-0224 Fax: 312-588-0785

Telephone Number

June 9, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Hardemon, Gloria

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

		_	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		rotthern District of Immors		
In re	Gloria Hardemon		Case No.	
		Debtor(s)	Chapter	11

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Gloria Hardemon
Gloria Hardemon
Date: June 9, 2009

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B4 (Official Form 4) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Gloria Hardemon	Case No.		
		Debtor(s)	Chapter	11

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip	Name, telephone number and complete mailing address, including zip code, of	Nature of claim (trade debt, bank loan,	Indicate if claim is contingent,	Amount of claim [if secured, also state
code	employee, agent, or department of creditor familiar with claim who may be contacted	government contract, etc.)	unliquidated, disputed, or subject	value of security]
Americollect	Americollect	Collection 10	to setoff Disputed	1,797.00
Pob 1566	Pob 1566	Peoples Gas	Disputed	1,797.00
Manitowoc, WI 54221	Manitowoc, WI 54221	r copies das		
Amex	Amex	CreditCard	Disputed	9,085.00
P.O. Box 981537	P.O. Box 981537	Orcanoara	Disputed	3,000.00
El Paso, TX 79998	El Paso, TX 79998			
Bk Of Amer	Bk Of Amer	CreditCard	Disputed	21,019.00
4060 Ogletown/Stan	4060 Ogletown/Stan			,
Newark, DE 19713	Newark, DE 19713			
Cap One	Cap One	CreditCard	Disputed	Unknown
Po Box 85520	Po Box 85520			
Richmond, VA 23285	Richmond, VA 23285			
Chase	Chase	CreditCard	Disputed	13,514.00
Bank One Card Serv	Bank One Card Serv			
Westerville, OH 43081	Westerville, OH 43081			
Chryslr Fin	Chryslr Fin	2006 Jeep Liberty		9,325.00
P.O. Box 9223	P.O. Box 9223	(41K miles)		(0.000.00
Farmington Hil, MI 48333	Farmington Hil, MI 48333			(9,000.00
Citi	Citi	Cue ditCend	Diameted	secured)
Pob 6241	Pob 6241	CreditCard	Disputed	1,949.00
Sioux Falls, SD 57117	Sioux Falls, SD 57117			
City of Chicago	City of Chicago	Statutory Lien		1,126.65
Department of Water	Department of Water	74th Street		1,120.03
33 S. State Street, Suite LL10	33 S. State Street, Suite LL10	property		(0.00 secured)
Chicago, IL 60604-3979	Chicago, IL 60604-3979	p. opo. ty		(Giod Godarou)
City of Chicago	City of Chicago	Statutory Lien		499.40
Department of Water	Department of Water	Maryland property		
33 S. State Street, Suite LL10	33 S. State Street, Suite LL10			(0.00 secured)
Chicago, IL 60604-3979	Chicago, IL 60604-3979			
City of Chicago	City of Chicago	Statutory Lien		325.26
Department of Water	Department of Water	Rhodes St.		
33 S. State Street, Suite LL10	33 S. State Street, Suite LL10	Property		(0.00 secured)
Chicago, IL 60604-3979	Chicago, IL 60604-3979			

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B4 (Offic	cial Form 4) (12/07) - Cont.		
In re	Gloria Hardemon	Case No.	
	Debtor(s)		

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

(Continuation Sheet)

(1)	(2)	(3)	(4)	(5)
Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed, or subject to setoff	Amount of claim [if secured, also state value of security]
City of Chicago Department of Water 33 S. State Street, Suite LL10 Chicago, IL 60604-3979	City of Chicago Department of Water 33 S. State Street, Suite LL10 Chicago, IL 60604-3979	39th Street property		3,516.95 (0.00 secured)
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487	Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487	CollectionAttorney Saint Joseph Hospita	Disputed	734.00
Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St. Chicago, IL 60604	Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St. Chicago, IL 60604	tax		9,087.20
Peoples Engy 130 E Randolph Chicago, IL 60601	Peoples Engy 130 E Randolph Chicago, IL 60601	Other Utility Company	Disputed	2,331.00
Peoples Engy 130 E Randolph Chicago, IL 60601	Peoples Engy 130 E Randolph Chicago, IL 60601	Other Utility Company	Disputed	2,306.00
Peoples Engy 130 E Randolph Chicago, IL 60601	Peoples Engy 130 E Randolph Chicago, IL 60601	Other Utility Company	Disputed	11,875.00
Peoples Engy 130 E Randolph Chicago, IL 60601	Peoples Engy 130 E Randolph Chicago, IL 60601	Other Utility Company	Disputed	9,737.00
Peoples Engy 130 E Randolph Chicago, IL 60601	Peoples Engy 130 E Randolph Chicago, IL 60601	Other Utility Company	Disputed	825.00
Shore Bk 7936 S. Cottage Grove Chicago, IL 60619	Shore Bk 7936 S. Cottage Grove Chicago, IL 60619	8238-40 South Eberhart Chicago, IL 6-Flat		367,772.00 (300,000.00 secured)

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, **Gloria Hardemon**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date	June 9, 2009	Signature	/s/ Gloria Hardemon
			Gloria Hardemon
			Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Americollect Pob 1566 Manitowoc, WI 54221

Amex P.O. Box 981537 El Paso, TX 79998

Amex Po Box 297871 Fort Lauderdale, FL 33329

Bachomeloans 450 American St Simi Valley, CA 93065

Bally Total Fitness 12440 E Imperial Hwy #30 Norwalk, CA 90650

Bk Of Amer 4060 Ogletown/Stan Newark, DE 19713

Cap One Po Box 85520 Richmond, VA 23285

Chase Bank One Card Serv Westerville, OH 43081

Chryslr Fin P.O. Box 9223 Farmington Hil, MI 48333

Citi Pob 6241 Sioux Falls, SD 57117

City of Chicago Department of Water 33 S. State Street, Suite LL10 Chicago, IL 60604-3979 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Dsnb Macys 9111 Duke Blvd Mason, OH 45040

Harris N.A. 111 W Monroe Chicago, IL 60603

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn St. Chicago, IL 60604

National City 1 National City Pkwy Kalamazoo, MI 49009

Nbgl-Carsons 140 W Industrial Dr Elmhurst, IL 60126

Northern Trust P.O. Box 75965 Chicago, IL 60675-5965

Peoples Engy 130 E Randolph Chicago, IL 60601

Peoplesene 130 E. Randolph Drive Chicago, IL 60601

Rnb-Fields3 Po Box 9475 Minneapolis, MN 55440 Sallie Mae 1002 Arthur Dr Lynn Haven, FL 32444

Sears/Cbsd Po Box 6189 Sioux Falls, SD 57117

Shore Bk 7936 S Cottage Gro Chicago, IL 60619

Shore Bk 7936 S. Cottage Grove Chicago, IL 60619

Wfnnb/Roomplace Po Box 2974 Shawnee Mission, KS 66201

Wfnnb/Service Merch Pr Po Box 2974 Shawnee Mission, KS 66201